

CLAIMS

1. A method for processing prepaid card transactions comprising:
5 issuing a multiplicity of prepaid cards, each bearing prepaid card identification indicia;
inputting the prepaid card identification indicia of a prepaid card into a point of sale terminal;
communicating said prepaid card identification indicia from the point of
10 sale terminal to a remote server to validate said prepaid card; and
upon receipt of acceptable validation from said remote server, processing a prepaid card transaction using the prepaid card as a credit card transaction.
2. A method for processing prepaid card transactions according to claim 1
15 and wherein said processing a prepaid card transaction using the prepaid card as a credit card transaction includes:
charging a credit card account identified by conventional credit card identification indicia for the amount of said prepaid card transaction.
- 20 3. A method for processing prepaid card transactions according to claim 2 and wherein said credit card account corresponds to at least a plurality of said multiplicity of prepaid cards.
4. A method for processing prepaid card transactions according to claim 2
25 and wherein said credit card identification indicia is stored at said point of sale terminal.
5. A method for processing prepaid card transactions according to claim 4 and wherein said credit card identification indicia is accessed at said point of sale terminal using said prepaid card identification indicia.
30
6. A method for processing prepaid card transactions according to claim 2 and wherein said credit card identification indicia is stored at said remote server.

7. A method for processing prepaid card transactions according to claim 6 and wherein said credit card identification indicia is accessed at said remote server using said prepaid card identification indicia.

5

8. A method according to claim 1 and wherein said inputting comprises reading said identification indicia.

9. A method according to claim 1 and wherein said inputting comprises keying in said identification indicia.

10

10. A method according to claim 1 and wherein said acceptable validation comprises balance information.

15

11. A point of sale terminal comprising:
an input device operative to receive prepaid card identification indicia from a prepaid card; and
a processor, operative to process a prepaid card transaction using the prepaid card as a credit card transaction.

20

12. A point of sale terminal according to claim 11 and wherein said input device is a card reader.

13. A point of sale terminal according to claim 11 and wherein said input device is a keyboard.

25

14. A point of sale terminal according to claim 11 and wherein said processor is operative to verify acceptable validity of said prepaid card prior to processing said prepaid card transaction.

30

15. A point of sale terminal according to claim 11 and wherein said processor is operative to verify a balance associated with said prepaid card prior to processing said prepaid card transaction.

5 16. A point of sale terminal according to claim 11 and also comprising a communicator, operative to communicate said prepaid card identification indicia to a remote server to determine validity of said prepaid card.

17. A point of sale terminal according to claim 16 and wherein said remote
10 server is operative to communicate a balance in said prepaid card, via said communicator, to said terminal.

18. A point of sale terminal according to claim 11 and wherein said processor is operative to charge a credit card account identified by conventional credit
15 card identification indicia for the amount of said prepaid card transaction.

19. A point of sale terminal according to claim 18 and also comprising a storage device for storing said credit card identification indicia.

20